

Information to identify the case:

Debtor 1	<u>Larry B. Willis Jr.</u>		Social Security number or ITIN <u>xxx-xx-9588</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN <u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-11473-JNP</u>		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry B. Willis Jr.
aka Larry B Willis

3/4/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Larry B. Willis, Jr.
Debtor

Case No. 17-11473-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 04, 2022

User: admin
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

Recip ID	Recipient Name and Address
db	+ Larry B. Willis, Jr., 565 5th Avenue, Glassboro, NJ 08028-3320
cr	+ BSI Financial Services as servicer for U.S. Bank T, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
516647218	+ Atlantic Credit and Finance, Inc., One Main Financial, Morgan, Bornstein and Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
518966382	+ BSI Financial Services as servicer, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
516839413	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741
516609646	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516609647	+ Nearee F Robinson, 315 D Delsea Drive, Apt E12, Clayton, NJ 08312
516609648	+ New Jersey Support Services, PO Box 5313, Trenton, NJ 08638-0313
517655229	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Dr., ste 400, Irving TX 75038-2480
517655230	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Dr., ste 400, Irving TX 75038, U.S. Bank Trust National Association c/o BSI Financial Services 75038-2480
518130944	+ U.S. Bank Trust National Association, BSI Financial Services, Ghidotti, Berger, LLP, 1920 Old Tustin Ave. Santa Ana, CA 92705-7811
519137317	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
519137318	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA SN Servicing Corporation 95501-0305

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 04 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516762552	EDI: AIS.COM	Mar 05 2022 01:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516609643	+ EDI: CAPITALONE.COM	Mar 05 2022 01:33:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516609644	+ EDI: MID8.COM	Mar 05 2022 01:33:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
516609645	+ Email/Text: kmorgan@morganlaw.com	Mar 04 2022 20:34:00	Morgan Bornstein & Morgan, 1236 K Brace Road Suite K, Cherry Hill, NJ 08034-3229
516839413	Email/Text: nsm_bk_notices@mrcopper.com	Mar 04 2022 20:33:00	Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741
517080609	+ Email/Text: RASEBN@raslg.com	Mar 04 2022 20:33:00	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853

District/off: 0312-1

User: admin

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Date Recd: Mar 04, 2022

Form ID: 3180W

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516609646	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 04 2022 20:33:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516609649	+ EDI: AGFINANCE.COM	Mar 05 2022 01:33:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516845174	EDI: PRA.COM	Mar 05 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516657793	+ EDI: RMSC.COM	Mar 05 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516609642	##+	Atlantic Credit & Finance, 3353 Orange Avenue, Roanoke, VA 24012-6335

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2022 at the address(es) listed below:

Name	Email Address
Chandra M. Arkema	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper carkema@squirelaw.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwab	on behalf of Creditor BSI Financial Services as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series III Trust bankruptcy@friedmanvartolo.com
Joseph J. Rogers	on behalf of Debtor Larry B. Willis Jr. jjresq@comcast.net, jjrogers0507@gmail.com
Laura M. Egerman	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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